In reply to Office action mailed: November 18, 2003

Page 2 of 11

Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

Claims 1-20 (Canceled)

- 21. (Currently amended) A method for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:
 - (a) receiving information from a user including information related to a cash flow of the user;
 - (b) presenting to the user a plurality of goals based on-upon the information provided from the user;
 - (c) allowing the user to select at least one goal from the plurality of goals, wherein each of the selected goals corresponds to a user-desired disbursement for attainment of the selected goal;
 - (d) presenting to the user a plurality of the user preferences;
 - (e) allowing the user to make an adjustment to user preferences related to one of the goals;
 - (f) determining an impact of the adjustment on attaining the remaining goals;
 and
 - (g) presenting to the user the impact of the adjustment on attaining the goals.
- 22. (Currently amended) The method of claim ± 21 wherein the goals are financial goals.
- 23. (Currently amended) A method as recited in claim \pm 21, wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

In reply to Office action mailed: November 18, 2003

Page 3 of 11

24. (Currently amended) A method as recited in claim ± 21 further comprising:

- (a) presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal;
- (b) allowing the user to make an adjustment to the priority indicia;
- (c) adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

25. (Currently amended) A method as recited in claim ± 21 further comprising:

- (a) presenting to the user an adjustable time indicia for the selected goal;
- (b) allowing the user to make an adjustment to the time indicia;
- (c) adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

26. (Currently amended) A method as recited in claim ± 21 further comprising:

- (a) presenting to the user an adjustable quality indicia for the selected goal;
- (b) allowing the user to make an adjustment to the quality indicia;
- (c) adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

27. (Currently amended) A method as recited in claim ± 21 further comprising:

- (a) presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;
- (b) allowing the user to make an adjustment to the favoritism indicia;
- (c) adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

In reply to Office action mailed: November 18, 2003

Page 4 of 11

28. (Currently amended) The method of claim \pm 21 further comprising:

creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

29. (Currently amended) The method of claim 8 28 further comprising:

creating at least one offering targeted to the user profile for achieving the goal.

30. (Currently amended) The method of claim 9 29 further comprising:

transmitting the at least one matched offering to the user.

- 31. (Currently amended) A method as recited in claim $\frac{10}{20}$ wherein the transmission of the matched offering to the user is done using a computer network.
- 32. (Currently amended) A method as recited in claim $\frac{11}{2}$ wherein the network is the Internet.
- 33. (Currently amended) The method of claim 8 29 further comprising:

using the user profile information as market intelligence.

- 34. (Currently amended) The method of claim $9\ \underline{29}$ wherein the matched offering is a financial instrument.
- 35. (Currently amended) A method as recited in claim 9 29 further comprising:

notifying at least one provider of the matched offering when the user changes a preference related to attaining one or more of the goals.

- 36. (Currently amended) A method as recited in claim $9\ \underline{29}$ wherein the offering includes at least one of a product and a service.
- 37. (Currently amended) A method as recited in claim ± 21 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

In reply to Office action mailed: November 18, 2003

Page 5 of 1.1

- 38. (Currently amended) A method as recited in claim $\frac{13}{30}$ wherein the matched offering includes banner advertising displayed to the user.
- 39. (Currently amended) A method as recited in claim 9 29 further comprising:

storing the matched offering in a database.

- 40. (Currently amended) A method as recited in claim 19 30 further comprising:
 - (a) providing information about the matched offering; and
 - (b) charging a fee for providing the information.
- 41. (Currently amended) A method as recited in claim ± 21 wherein each of the goals has a range of options, further comprising:
 - (a) displaying at least one provider for providing an option corresponding to a selected goal;
 - (b) allowing the user to select the provider;
 - (c) allowing the user to select at least one option provided by the selected provider; and
 - (d) allowing the user to add the selected option to the range of options for the goal.
- 42. (Currently amended) The method of claim \pm <u>21</u> wherein each option has a range of features, further comprising:
 - (a) displaying the range of options for a goal;
 - (b) allowing the user to select one of the options based on the adjusted preference;
 - displaying at least one provider for providing an option corresponding to a selected goal;
 - (d) allowing the user to select the provider;
 - (e) allowing the user to select at least one option provided by the selected provider;

In reply to Office action mailed: November 18, 2003

Page 6 of 11

- (f) allowing the user to select at least one feature provided by the selected provider for the selected option; and
- (g) allowing the user to add the selected feature to the range of features corresponding to the selected option.
- 43. (Currently amended). A method as recited in claim $\frac{21}{41}$ wherein the selected provider is selected from a list of providers.
- 44. (Currently amended) A method as recited in claim 21 41 further comprising:
 - (a) presenting to the user at least one feature;
 - (b) allowing the user to select at least one of the features for the selected option.
- 45. (Currently amended) A method as recited in claim 21 41 further comprising: utilizing a network to display information relating to the provider.
- 46. (Currently amended) A method as recited in claim 21 41 further comprising: receiving from the user a replacement schedule for replacing the goal.
- 47. (Currently amended) A method as recited in claim 21 41 further comprising:
 - (a) presenting to the user at least one insurance provider;
 - (b) allowing the user to select an insurance provider for insuring the goal.
- 48. (Currently amended) A method as recited in claim 24 41 further comprising: displaying features of the selected option.
- 49. (Currently amended) A method as recited in claim 21 41 further comprising:
 - (a) presenting to the user an indicia of desirability for the selected option; and
 - (b) allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by the adjusting the indicia of desirability.